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DataTrack

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Families in America

A report on trends in family formation and lifestyles and their impact on the life insurance business.

Prepared by the American Council of Life Insurance

Introduction

Protection of a family's finances is the very heart of the life insurance business. Any changes in American families can have an impact on the life insurance marketplace.

A key to understanding changes in the life insurance consumer marketplace is understanding the dramatic rise in nontraditional families: those families not fitting the mold of the breadwinner dad and the stay-at-home mom with children under 18. More families today than in the past have two earners, or are led by one parent, or do not have children under 18 at home. All of these families have a need to protect their finances, but different-market segments have different characteristics which should be examined closely to determine the products and marketing techniques and services that are most attractive to them.

This issue of *DataTrack* compares current trends in families and households with those of the past two decades, and looks at the impact of these changes on the life insurance business.

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Highlights

Among the changes in the American family discussed in *DataTrack* are 10 trends that are particularly noteworthy of attention by the life insurance business. These trends are presented below in order of their appearance in the report.

- ***Postponement of Marriage***

  There is no evidence that marriage is waning in popularity among Americans—it is just being postponed. Young people continue to pursue a college education and start on careers before settling down. As a result, the 1980s have set records for the highest median age of women at first marriage (23.3 years in 1985) and for the largest proportion of young women who have never married. In 1985, 59% of young women aged 20 to 24 were still single, compared with 36% in 1970. The figures for men have risen as well. Among men aged 20 to 24 in 1985, 76% had not yet married, compared with 55% in 1970. Some experts believe that as many as 10% of today's young women may never marry, while 5% of women in their 40s and 50s in 1985 had not been married.

- ***Postponement of Childbearing***

  Women today are waiting longer to have children than women who bore the post-World War II baby boom. The majority of women born between 1935 and 1939 had become mothers by the age of 23, while the majority of women born from 1950 to 1954 did not have their first child until age 25. Although most mothers today have their first child by their mid-20s, more and more women are postponing this decision into their 30s. The number of women between the ages of 30 and 39 rose by 46% between 1975 and 1985, while the number becoming mothers for the first time in their 30s increased by 211%. Of women who became first-time mothers in 1985, 13.5% were in their 30s, up from 5.1% in 1975. Women with higher levels of education and those who work are more apt than others to delay childbearing.

- ***Decline in Number of Children Desired and in Family Size***

  Americans want and have smaller families these days than during the baby boom era. At the height of the post-war baby boom in the late 1950s, nearly 3 in 4 Americans thought the ideal family size was three or more children. Today, two children is considered the ideal number by a majority of people. The total fertility rate for women in 1985 was half that of the 1960 rate: 1.8 births per woman vs. 3.8 births per woman. And the average family size in 1986 reached an all-time low of 3.21 people.

- ***Record Level of Births to Unmarried Women***

  In 1985, over 828,000 babies were born to unmarried women, accounting for more than 1 in 5 births that year. The birth rate to unmarried women increased during the 1980s, while the rate for married women dropped. Racial differences in births to unmarried women have been diminishing

because most of the recent increases in unmarried births are the result of increases among white women. Yet, the birth rate of unmarried black women is more than 3½ times that of unmarried white women. In 1985, 14% of white births were to unmarried mothers, whereas 60% of black births were to unmarried women. Births to unmarried teenagers account for one-third of all unmarried births, but age trends are changing. Recent increases in birth rates to unmarried women aged 25 to 39 outpaced those to teens.

- ***More Stable—But High—Divorce Rates***

  After two decades of rapid increases in the number and rate of U.S. divorces, the 1980s have ushered in an era of stability—perhaps even decline--in divorce figures. The divorce rate climbed precipitously from 2.2 divorces per 1,000 people in 1960 to a peak of 5.3 in 1979. By 1985, the divorce rate had settled down to 4.8 divorces per 1,000 people, the lowest rate since 1975, but the highest in the world. Older baby boom women appear to have the highest probability of divorce of any generation. The first marriages of almost one-third of ever-married women 35 to 39 years of age had already ended in divorce by 1985, and that proportion could eventually exceed one-half, according to experts. For these women, the risk of their marriage ending in divorce is greater than it is of ending either because of their death or that of their husband.

- ***Recent Slowdown in Rapid Expansion of Nonfamily Households—Those With People Living Alone or With Nonrelatives***

  Although the number of both family and nonfamily households increased between 1960 and 1986, nonfamily households grew five times faster than family households. This long-standing trend appears to be reversing, however. Between 1986 and 1987, the rate of increase in the number of family households actually outpaced that of nonfamily households. However, owing to the rapid growth of nonfamily households over the past two and a half decades, only 72% of American households were made up of families in 1987, compared with 85% in 1960.

- ***Declining Proportions of Married-Couple Families With Children***

  In 1987, less than 28% of American households consisted of a married couple with a child under the age of 18, a drop from over 40% in 1970. The number of married couples with children was actually smaller in 1987 (24.6 million) than in 1970 (25.5 million). These traditional "nuclear families" were the only type of household to decline in number during that period. Since 1982, the majority of married couples have not had children under 18 at home.

- ***Rapid Growth of Nontraditional Households***

  Numerous trends suggest an increasing diversification of household types in America today. For example, between 1970 and 1987, the number of female-headed families with children under 18 rose by 120% while the

number of married-couple families with children declined by 3%. Single-person households increased rapidly as well—up 95% between 1970 and 1987. Also, dual-earner couples now outnumber couples in which only the husband is employed. And 1 in 5 married-couple households in 1980 was actually a "remarried-couple household," i.e., one in which one or both of the spouses had been divorced.

- ***Increasing Proportions of Married Women—Especially Those With Children—In the Work Force***

  One of the most far-reaching changes in the family during the past two decades has been the increasing participation of women in the labor force. At the start of the post-war baby boom, just 2 in 10 married women were in the work force; by the 1980s, that ratio had more than doubled to over 5 in 10. In 1986, nearly 55% of married women were in the labor force. Although public sentiment runs against a woman working if she has young children at home, the majority (56.8%) of married women with children under the age of six are in the work force today. Of those who work, 2 in 3 have full-time jobs. Married women with young children are one of the fastest growing segments of the labor force in the 1980s. Mothers are returning to work sooner after giving birth than ever before. In March 1987, 53% of married women with infants one year or younger were in the labor force, compared with 31% in 1977.

- ***Less Rapid Growth Ahead for American Households***

  The number of households is expected to grow more slowly between 1985 and 2000 than it did from 1970 to 1985. The 1970s was a decade of phenomenal growth for U.S. households, averaging an increase of over 1.7 million households each year between 1970 and 1980. The level of household growth slowed to 1.2 million per year from 1980 to 1985. The Census Bureau anticipates a slightly higher annual increase in household formation during the latter half of the 1980s than in the first half, but this growth will still not match the level of the 1970s. And in the 1990s, annual household growth should slow again. Even the high-growth scenario among the three household projections calculated by the Census Bureau shows married-couple families making up about the same proportion of all households in the year 2000 as today—58%. In this scenario, married-couple families would increase by a little over 19% between 1985 and 2000. The lowest-growth scenario calls for less than a 4% increase in married couples during that period, with this type of family making up a smaller percentage of total households in 2000 (47%) than in 1985 (58%).

Some Implications for Life Insurance Businesses

Outlook for Traditional Life Insurance Markets

The number of households is expected to expand by 18% to 27% between 1985 and 2000, according to Census Bureau projections. This is a level of growth considerably below the 37% of the 1960–1985 period, but still represents an expanding market. Within this increase is contained a variety of growth rates for different types of households. For example, life insurers targeting young married couples will find increasing competition for a shrinking market. As the baby boom moves into its middle-age years and the smaller baby bust cohort moves in behind, the number of young households will decline in the 1990s. Between 1990 and 2000, the number of households led by people between the ages of 25 and 34 will drop by 10%–15%, according to government projections.[1]

The middle-aged market will grow the fastest over the next decade and a half. The baby boom will swell the ranks of 35- to 54-year-old householders to the end of the century. With earnings peaking and assets accumulating in these years, the middle-aged market should be of interest to companies with products designed for asset accumulation purposes. And those baby boom parents who delayed their childbearing will have an extended perceived need for college financing products. Also, as concern about long-term care financing (for individuals and their parents) grows, more insurers may develop innovative long-term care products, including ones offered through employer-sponsored programs and appealing to middle-aged workers.

Married-couple families—a traditional market for life insurance—are expected to grow between 4% and 19% from the years 1985 to 2000, according to Census Bureau projections. However, even in the highest-growth scenario, married-couple families will make up about the same proportion of all households in the year 2000 as today—58%. The lowest-growth scenario of the Census Bureau calls for married-couple families to drop to only 47% of all households by 2000.

Nonfamily households (people living alone or with others who are not related to them) and single-parent households will continue to grow during the remainder of the 1980s and the 1990s but at a less rapid pace than in the 1970s. The 1984 LIMRA-ACLI Ownership Survey found that, compared with husband-wife families, single-parent families have inadequate life insurance protection. Single-parent families own one-third the amount of life insurance that two-parent households own ($34,400 vs. $99,100).[2] These single-parent households of moderate means thus represent a growing market for low-cost insurance products, such as sponsored plans at the worksite.

Employee Benefit and Workplace Issues

A recent Conference Board report stated:

> *There is growing recognition among corporate decision makers that changes in the American family are affecting recruitment efforts, benefit plans, productivity incentives and, ultimately, the bottom line. These shifts pose two challenges to business leaders: first, whether to respond to their employees' family concerns; and second, how to respond in ways that serve the organization as well as the employee.*[3]

There is no doubt that changes in family life such as the rising number of employed mothers can have a major impact on corporate life as well. Work and family life issues have implications for life insurance companies as providers of employee benefit products and services and as employers of family members.

In the employee benefits arena, the growing diversity of households has meant a growing need for products that give employees a choice, such as the "cafeteria" plan. This can be an especially attractive benefit among two-earner couples with overlapping plans. The number of employers offering cafeteria-style benefit plans is comparatively small, but is rapidly growing. An estimated 20% of American employers offer such programs, according to a 1986 study.[4] To cafeteria plan sponsors, these programs are often described as employee morale boosters and money savers. They also represent an opportunity for insurance companies to offer additional life and health products to workers who did not have the opportunity or motivation to buy them previously.

As employers, life insurance companies face a host of issues in the years ahead as the result of the changing lifestyles of workers. In a recent Conference Board study, comprehensive cafeteria plans were listed as one of the many options that employers can assess when considering solutions to work and family concerns. Figure A lists other options that companies on the leading edge of work and family issues have implemented.

One of the hottest legislative issues in the area of work and family concerns is parental leave. While federal proposals for mandated parental leave are being debated, some states have already passed laws that typically provide mothers with unpaid leave for as much as eight weeks and a guaranteed job upon return to the workplace.[5] Despite general opposition from the business community to mandated parental leave proposals on the grounds of high cost, some companies already offer paid pregnancy disability leave and unpaid child care leave as a way of attracting and keeping quality employees.

Figure A

Work and Family Solutions

Creating or Supporting Child-Care Services

- On- or near-site day-care center
- Consortium child-care center
- Network of family day-care homes
- Before- and after-school programs
- "Warm lines" for school-age children*
- Summer day camp
- Sick child-care infirmary
- In-home nursing service for sick children

Providing Counseling and Referral Services

- Employee-assistance programs with family counseling
- In-house referral service for child care or eldercare
- Contract with community resource and referral agency or case-management service
- Family education seminars
- Community-service fairs at the workplace

Offering Financial Assistance

- Discounts at local community programs
- Voucher (direct subsidy) programs
- Comprehensive cafeteria plans with a dependent-care assistance plan**
- Flexible spending account with salary reduction for dependent care
- Adoption benefits
- Tuition assistance for children's college

Easing Time Constraints

- Flexitime
- Part-time work
- Job sharing
- Summer hours
- Work at home
- Sick child-care leave
- Extended maternity and paternity leave
- Parental leave, including adoptive parents
- Personal family leave
- Social service leave to aid community organizations

Donating to Community Services

- Corporate contributions to local programs
- Corporate support for community projects of employees' family members
- In-kind donations of space, time
- Start-up loan funds
- Investment in training of community agency staff to improve quality
- Lobbying on legislative issues

Accommodating Major Transitions

- Relocation and counseling assistance
- Family-support services after work-force reductions or plant closings
- Pre-retirement counseling

**Warm lines are "nurturing hotlines."*
***Dependent care includes care of children, older parents and handicapped dependents.*

Source: Dana E. Friedman, Family-Supportive Policies: The Corporate Decision-Making Process, *©1987. The Conference Board, Inc. Reprinted with permission.*

Marriage

The changes in the marital status of the population, the median age at first marriage and the number of marriages that take place are all indications of the profound shifts in American family lifestyles over the past 25 years. There is no hard evidence that marriage is waning in popularity for most Americans, but it is adapting as the result of such demographic trends as the increasing pursuit of higher education by men and women and the growing number of women in the work force. This chapter describes trends in marriage over the past two and a half decades.

1. *The proportion of men and women who are married and living with their spouse at any one point in time has been declining over the past 25 years.*

In 1985, 56.1% of people 15 years and older were married and living with their spouse, down from 64.4% in 1960. For men, the proportion dropped from 66.7% in 1960 to 58.7% by 1985; and for women, the corresponding figures went from 62.2% to 53.6%. The percentage of Americans who are widowed also declined from 8.1% in 1960 to 7.4% in 1985.

The decreases in the proportion of married and widowed Americans were offset by increases among people who had never married—up from 22% in 1960 to 26.2% in 1985—and those who were divorced at the time of the Census Bureau survey—from 2.3% to 7.2%.

Table 1

Marital Status of Men and Women, 15 Years and Over, 1960 and 1985

	Men		Women		Total	
	1960* %	**1985 %**	**1960* %**	**1985 %**	**1960* %**	**1985 %**
Single (never married)	25.3	30.0	19.0	22.7	22.0	26.2
Married, spouse present	66.7	58.7	62.2	53.6	64.4	56.1
Married, spouse absent	2.6	2.8	3.7	3.5	3.2	3.2
Widowed	3.5	2.4	12.5	11.9	8.1	7.4
Divorced	1.8	6.0	2.6	8.2	2.3	7.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

**14 years and over in 1960.*

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, Nos. 410 and 105.

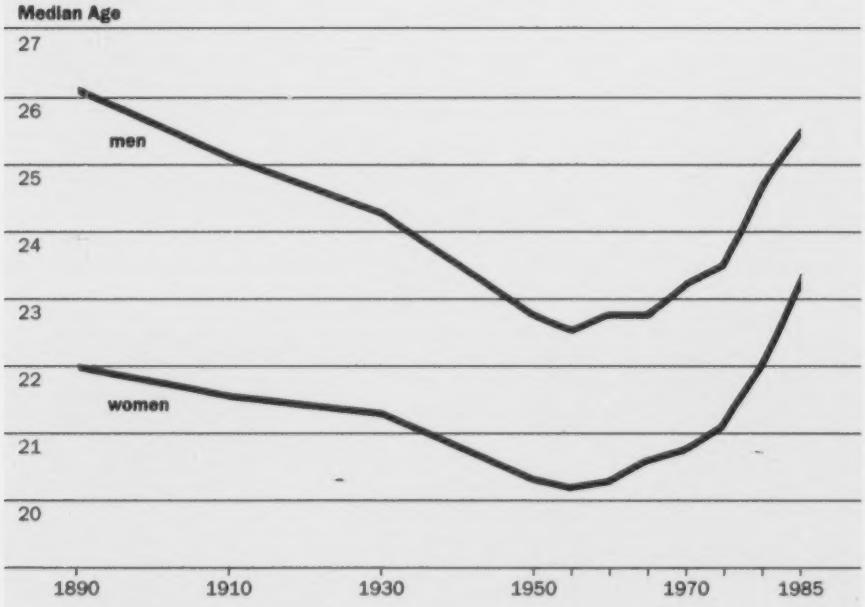
2. During the 1980s, women's median age at first marriage reached record levels.

The 1980s have set records for the highest median age of women at first marriage and for the largest proportion of young women who have never married. These facts indicate that young women today are postponing marriage longer than their parents.

During the first half of the 20th century, the median age at first marriage declined for both men and women. Since the mid-1950s, however, median age at first marriage has been on the upswing, rising by more than one year for women since 1980. By 1985, the median age at first marriage for women stood at 23.3 years, the highest on record. For men, it was 25.5 years in 1985, a return to almost the same level as at the turn of the century.

Figure B

Median Age at First Marriage, by Sex, 1890 to 1985

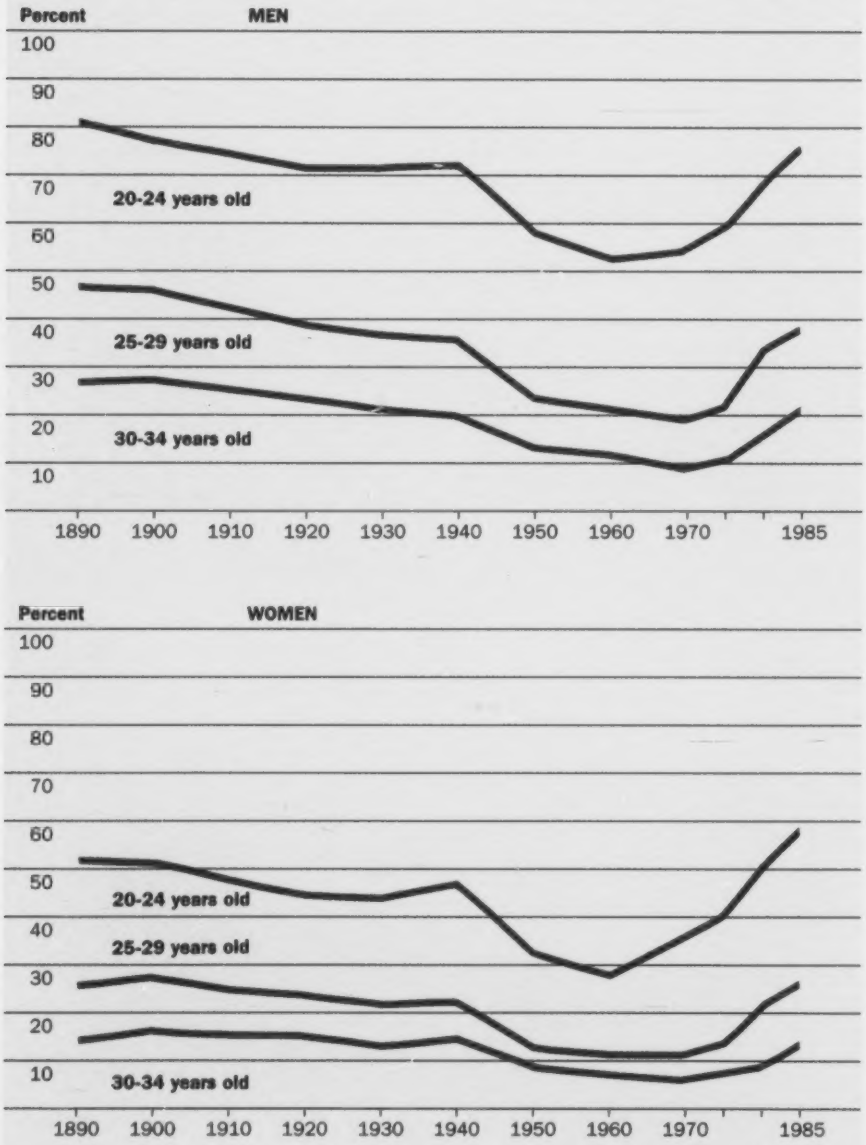


Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, No. 410.*

Another indication of the increasing postponement of marriage over the past two decades has been the rapidly growing proportions of young adults in their 20s and 30s who are still single. After declining earlier in the century, the percentage of men and women ages 20 to 34 who had not yet married increased dramatically, especially after 1970 (see Figure C). Nearly 59% of women 20 to 24 years of age were single in 1985, an all-time high, and twice the proportion in 1960.

Figure C

Never Married Men and Women, 20 to 34 Years Old, 1890 to 1985



Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, No. 410.*

3. *Most people do get married at one time or another during their lives.*

Postponing marriage does not necessarily mean that young people today will forgo marriage. Indeed, today, as in the past, the overwhelming majority of men and women will marry.

But the increasing tendency for young women to postpone marriage suggests that fewer will eventually marry than a generation ago. According to surveys in 1975, 1980 and 1985, about 95% of women 40 to 54 years of age had been married at some point. A recent study, however, suggests that fewer young women than ever before will eventually marry during their lifetimes: perhaps 90% of women 35 years and younger in 1985 will eventually marry.[6]

Table 2

Marriage Experience for Women, 20-54 Years Old, 1975 and 1985

	Ever Married	
Age	**1975 %**	**1985 %**
20-24 years	62.5	43.3
25-29 years	87.2	74.0
30-34 years	93.1	85.8
35-39 years	95.5	91.6
40-44 years	95.8	94.6
45-49 years	95.9	94.4
50-54 years	95.8	95.2
Total 20-54 years	87.5	79.9

Source: Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," Journal of Marriage and the Family 49 (February 1987). Copyright 1987 by The National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

4. *Views about the necessity of marriage have changed, but most young people expect to marry.*

Attitudes toward the acceptability of remaining single have shifted considerably since the late 1950s. In 1957, 53% of adults polled reported negative attitudes toward people not marrying while only 34% had such attitudes in 1976. Furthermore, a 1980 study of 18-year-old women and their mothers found that "both generations appeared equally willing to accept singleness on a par with marriage."[7]

Despite an increasing tolerance of singleness, public attitude surveys have shown little change in young people's intentions about getting married. In 1960, 8% of male and 3% of female high school seniors said they did not expect to marry. In 1980, 10% of males and 5% of females did not anticipate marriage.[8]

There have been shifts, however, in the type of marital relationship that adults say they prefer. In a 1974 survey, 49% of adults said they considered best "a traditional marriage with the husband assuming responsibility for providing for the family and the wife running the home and taking care of the children," while 45% preferred a marriage with equally shared tasks. By 1985, a change had taken place in the public's preferences on marital arrangements. Fifty-seven percent of women and 50% of men chose a marriage "where the husband and wife share responsibilities more—both work, share the housekeeping and the child responsibilities," and only 35% of the women and 43% of the men preferred a more traditional marriage.[9]

Childbearing

Fertility patterns have changed dramatically during the past two decades. Compared with the women who bore the post-World War II baby boom, women today are waiting longer to have children and are having smaller families. But when asked, most women today, as in the past, say they expect to have a child. Some population experts conjecture that more married couples will be childless—either intentionally or unintentionally—by waiting too long. Another trend to watch: While fertility rates have dropped among women in general, childbearing by unmarried white women has increased to record levels. This section of *DataTrack* highlights trends in the childbearing stage of American families.

1. The postponement of childbearing among American women continues unabated.

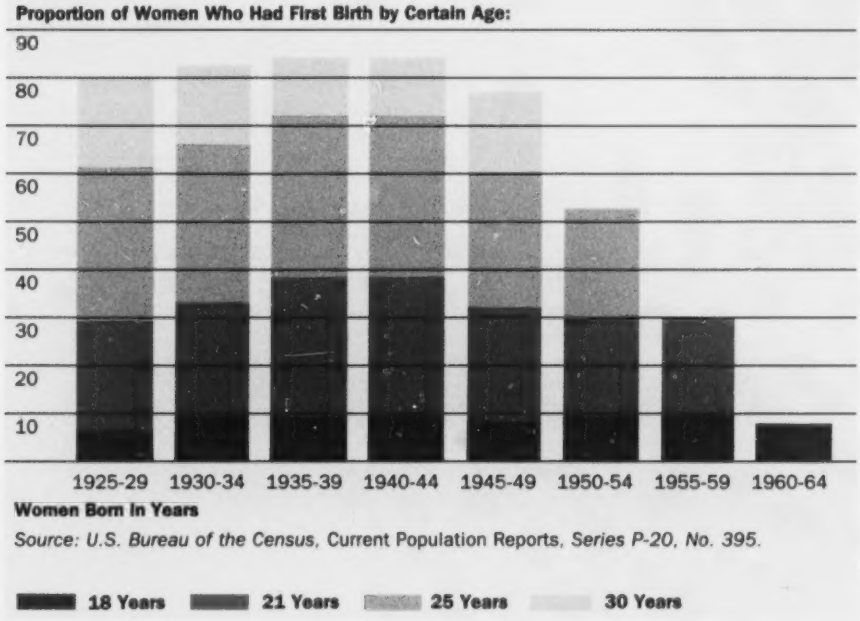
Timing of the birth of a couple's first child has gone through several changes in this century. At the beginning of the century, delayed childbearing was common. Then came the prosperous years following World War II when women entered motherhood fairly early. Young women today show much wider differences in the timing of their first birth than older generations.[10] Many appear to be mirroring some of the childbearing patterns of their grandmothers rather than their mothers.

For example, the majority of women born between 1935 and 1939 had become mothers by the age of 23, while the majority of women in the 1950-1954 birth cohort did not enter motherhood until age 25. More than 38% of women in the 1935-1939 cohort had their first child by the time they reached 21 years of age. In comparison, only 28% of women born between 1955 and 1959 had a child by the age of 21, the same proportion as for women born in the late 1920s.

The increasing postponement of childbearing is also evident from the information collected on first births to women in their 30s. The rate of first births for women in their early 30s (30-34) increased from 7.3 per 1,000 in 1970 to 16.9 in 1985. And, although the total number of U.S. women from 30 to 39 years of age rose by 46% between 1975 and 1985, the number becoming mothers for the first time in their 30s had increased by 211% from 67,578 to 210,133. In 1985, 13.5% of first-time mothers were in their 30s, up from 5.1% in 1975.[11]

Figure D

Proportion of Women of Selected Cohorts Who Had Their First Births by a Certain Age



Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, No. 395.*

2. Education and labor force participation have a strong influence on the timing of a woman's childbearing.

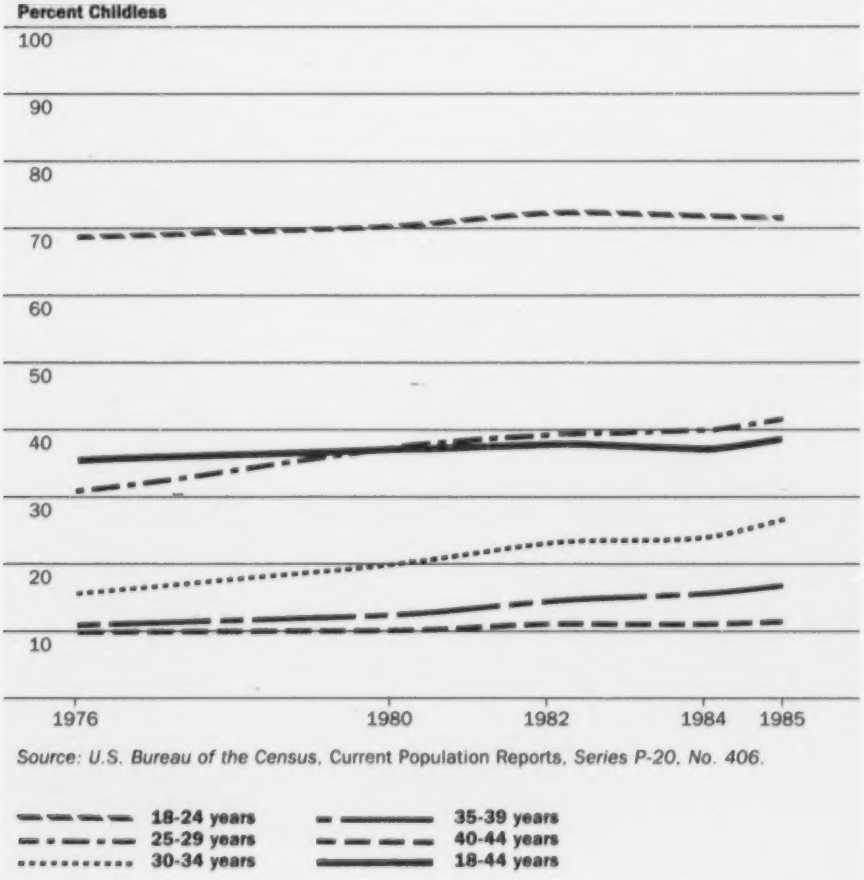
Women with higher levels of education and childless women who work are more apt than others to delay childbearing.[12] Women who have their first child at age 30 or older are more likely than younger women to be well established professionally and secure economically. In fact, research suggests that by retirement age, older first-time mothers are significantly better off economically than average-age mothers or the childless.[13]

3. As a result of increasing postponement of first births, rising proportions of women are childless when they reach their 30s.

While most women have their first child in their 20s, an increasing number of women do not. In 1976, 30.8% of women 25 to 29 years of age were childless; by 1985, this proportion had risen to 41.5%. The increasing incidence of childlessness can be seen among women in their 30s as well, as shown in Figure E. Between 1976 and 1985, childlessness among women aged 30 to 34 rose from 15.6% to 26.2%.

Figure E

Childlessness Among Women at Certain Ages, 1976 to 1985



Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 406.

4. One in 10 women aged 18 to 34 years in 1985 anticipated not having any children at all, the same proportion as in 1976.

There is some debate among experts over how many young women today will be permanently childless. In a series of government surveys about childbearing patterns and expectations, the proportion of women 18 to 34 years of age expecting to be childless over their lifetime remained constant at 10% over the past decade. Despite the consistency in these expectations, some researchers argue that the actual number of women with no children may in fact turn out to be much higher. A large number of women who have delayed marriage and who are uncertain about having children may remain permanently childless. As a result, alternative estimates calculated by the Census Bureau suggest that nearly one-quarter of young women 18 to 24 years of age might remain childless throughout their lifetime.

Table 3

Estimates of Women Expecting No Lifetime Births, 1985

	Percent Expecting No Lifetime Births	
Age	**Women Reporting Future Birth Expectations***	**Revised Estimates to Include Women Uncertain About Future Births****
18-24 years	10.2	23.2
25-29 years	8.5	14.8
30-34 years	12.6	16.1
Women 18-34 years	10.4	18.4

**Anticipated childlessness among women providing a numerical response to the number of future births expected.*

***Studies indicate that omitting "uncertain" women from calculations would probably lead to an understatement of the eventual degree of childlessness. Thus, an alternative estimate of childlessness has been calculated by the Census Bureau to include "uncertain" women.*

Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, No. 406.*

Americans are quite accepting of a childless marriage. Most women and men agree that a happy marriage is possible without children. In a 1985 public attitude survey, 80% of women and 76% of men said that a childless marriage can be a happy marriage.[14] In a 1983 American Council of Life Insurance survey of baby boomers, 93% agreed that "there is no reason for married couples to have children if they prefer not to." [15]

5. *The majority of Americans today believe the "ideal" family size is two children.*

Attitudes toward ideal family size have changed dramatically since the baby boom era. During the height of the post-war baby boom in the late 1950s, nearly 3 in 4 Americans believed the "ideal" family size was three or more children. As many as 47% in 1945 and 45% in 1959 considered four or more children ideal. By 1985, the majority of Americans (56%) thought two children to be the ideal number; while only 11% felt a family of four or more children was best.[16]

And indeed, trends in behavior reflected changes in attitudes. In 1960, the total fertility rate was 3.7 births per woman, compared with 1.8 births in 1985. In 1965, 12% of families had four or more children under 18 years of age at home, compared with just 3% in 1985.

Table 4

Attitudes Toward Ideal Family Size, 1945-1985

"Ideal" number of children	1945 %	1959 %	1973 %	1985 %
Four or more	47	45	20	11
Three	27	27	23	21
Two	21	16	46	56
One	1	1	1	4
None	1	*	1	2

**Less than 0.5%*

Source: Surveys by the Gallup Organization, as reported in Public Opinion, *December/January 1986. Copyright 1986 by the American Enterprise Institute for Public Policy Research. Reprinted with permission.*

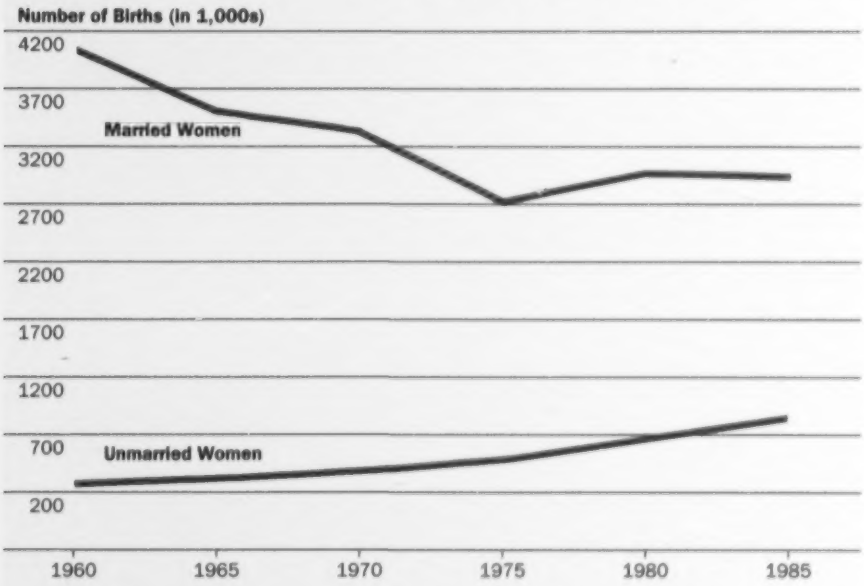
6. *Childbearing by unmarried women has reached record levels.*

In 1985, over 828,000 babies were born to unmarried women, accounting for more than 1 in 5 births that year. The number of births to unmarried women rose by 24% between 1980 and 1985, compared with a decline in births to married women over the same period (see Figure F).

Changes in the number of births to married and unmarried women are affected by any increases or decreases in the number of women in those marital categories. But when the figures are presented in terms of the birth rate—the number of births per 1,000 women of a certain marital status—a clearer picture emerges as to whether the increase in nonmarital births is the result of an increase in unmarried women or a growing propensity of unmarried women to bear children. Figure G indicates that the latter is true. The birth rate for unmarried women increased during the 1980s while the rate for married women dropped.

Figure F

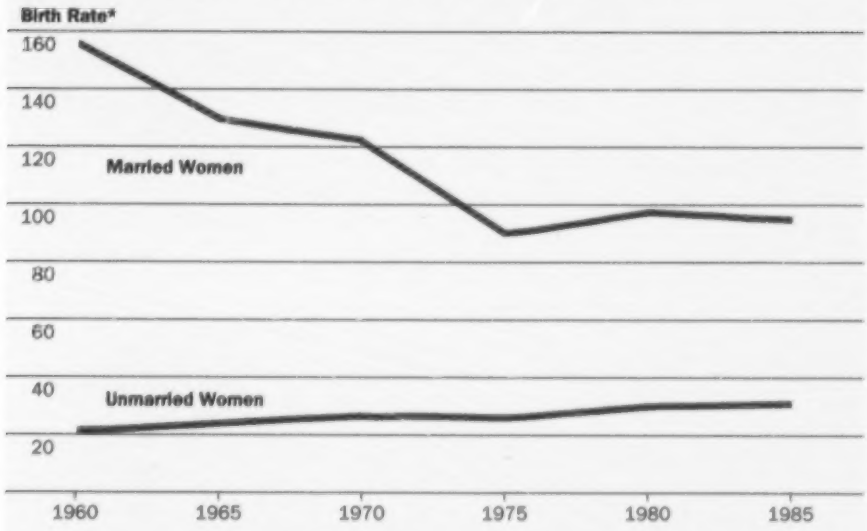
Number of Births to Unmarried and Married Women, 1960-1985



Source: U.S. Bureau of the Census, Statistical Abstract of the United States, 1987; *and U.S. National Center for Health Statistics,* Monthly Vital Statistics Reports, *Vol. 36, No. 4, Supplement;* Vital Statistics of the United States 1982, *Vol. 1, and unpublished data.*

Figure G

Birth Rates to Unmarried and Married Women, 1960-1985



**Birth rate per 1,000 married women and birth rate per 1,000 unmarried women.*

Source: U.S. Bureau of the Census, Statistical Abstract of the United States, 1987; *and U.S. National Center for Health Statistics,* Monthly Vital Statistics Reports, *Vol. 36, No. 4, Supplement;* Vital Statistics of the United States 1982, *Vol. 1, and unpublished data.*

Among birth trends to unmarried women, several patterns are worth noting. First of all, racial differences are diminishing. Secondly, there has been a dramatic shift recently in the age patterns of unmarried women giving birth.[17]

While birth rates for unmarried blacks are more than 3½ times those of whites, these rates have been converging since the mid-1970s (see Table 5). As a result, for the first time in 1981, the number of births to unmarried whites surpassed that to unmarried blacks.[18] Despite these recent trends, 60% of black births in 1985 were to unmarried mothers, compared with 14% of white births.

Table 5

Unmarried Births and Birth Rates by Race, 1970-1985

	Number of Births (in 1,000s)		Birth Rate Per 1,000 Unmarried Women	
	White	**Black**	**White**	**Black**
1970	175.1	215.1	13.8	95.5
1975	186.4	249.6	12.4	84.2
1980	320.1	325.7	17.6	81.4
1985	433.0	365.5	21.8	78.8

Source: U.S. Bureau of the Census, Statistical Abstract of the United States, 1987, *and National Center for Health Statistics,* Monthly Vital Statistics Report, *Vol. 36, No. 4, Supplement.*

Age trends are also changing. Births to unmarried teenagers account for one-third of all unmarried births. However, recent increases in birth rates to unmarried women aged 25 to 39 outpaced those to teens. A growing proportion of births to unmarried women are to women 25 years and older rather than to teens. In 1985, 30% of such births were to these comparatively older mothers, compared with 18% in 1970.[19]

Divorce and Remarriage

The ever-climbing, record-setting divorce figures seen during the 1970s have stabilized during the 1980s. Nonetheless, U. S. divorce rates are among the highest in the world and experts are not predicting a substantial decline. Divorce, remarriage and redivorce are all permanent features of American society and are accepted as legitimate by a substantial part of the public. In this chapter, *DataTrack* looks at the increasing complexity of American families resulting from divorce and remarriage.

1. After two decades of rapid increases in the number and rate of U.S. divorces, the 1980s have ushered in an era of stability—perhaps even decline—in divorce figures.

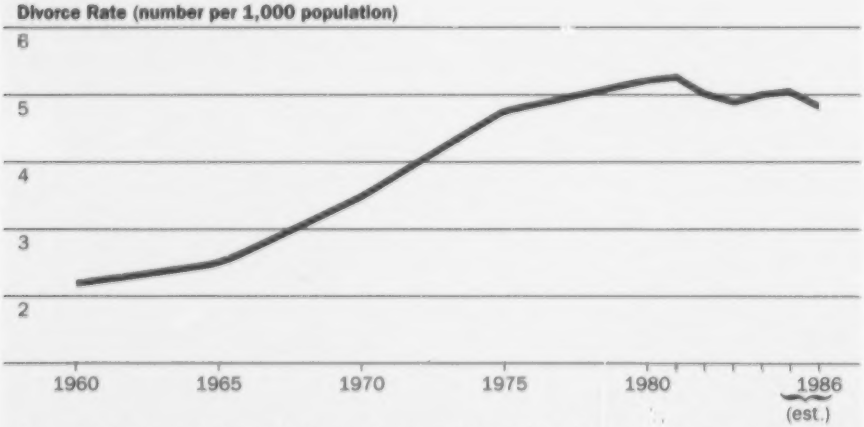
The divorce rate—the number of divorces per 1,000 people in the United States—climbed precipitously from 2.2 per 1,000 in 1960 to a peak of 5.3 in 1979. This rise came at a time when divorce laws were being liberalized and when traditional values and roles were being questioned.[20] The sharpest rise in the divorce rate took place during the early 1970s. One contributing factor was the impact of the war in Vietnam on marriages of service people. Other factors related to the rising divorce rate are the increasing educational and employment levels of young women and declining family size.[21]

The 1980s may be ushering in an era of greater marital stability. The latest estimates of the U. S. divorce rate show a drop from 5.0 divorces per 1,000 Americans in 1985 to 4.8 divorces per 1,000, the lowest rate since 1975.

The number of divorces is lower these days as well. There were 1,159,000 divorces in 1986, compared with a record high of 1,213,000 in 1981.

Figure H

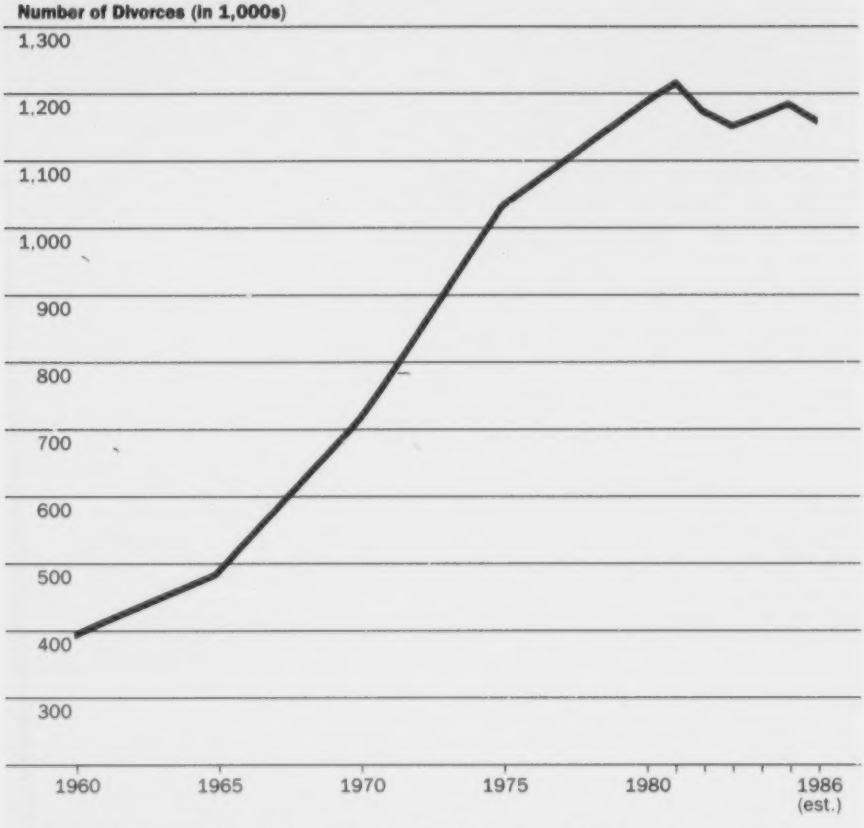
Divorce Rates, 1960-1986



Source: U.S. National Center for Health Statistics, Monthly Vital Statistics Reports, Vol. 35, No. 6, Supplement, and Vol. 35, No. 12.

Figure I

Number of Divorces, 1960-1986



Source: U.S. National Center for Health Statistics, Monthly Vital Statistics Reports, *Vol. 35, No. 6, Supplement, and Vol. 35, No. 12.*

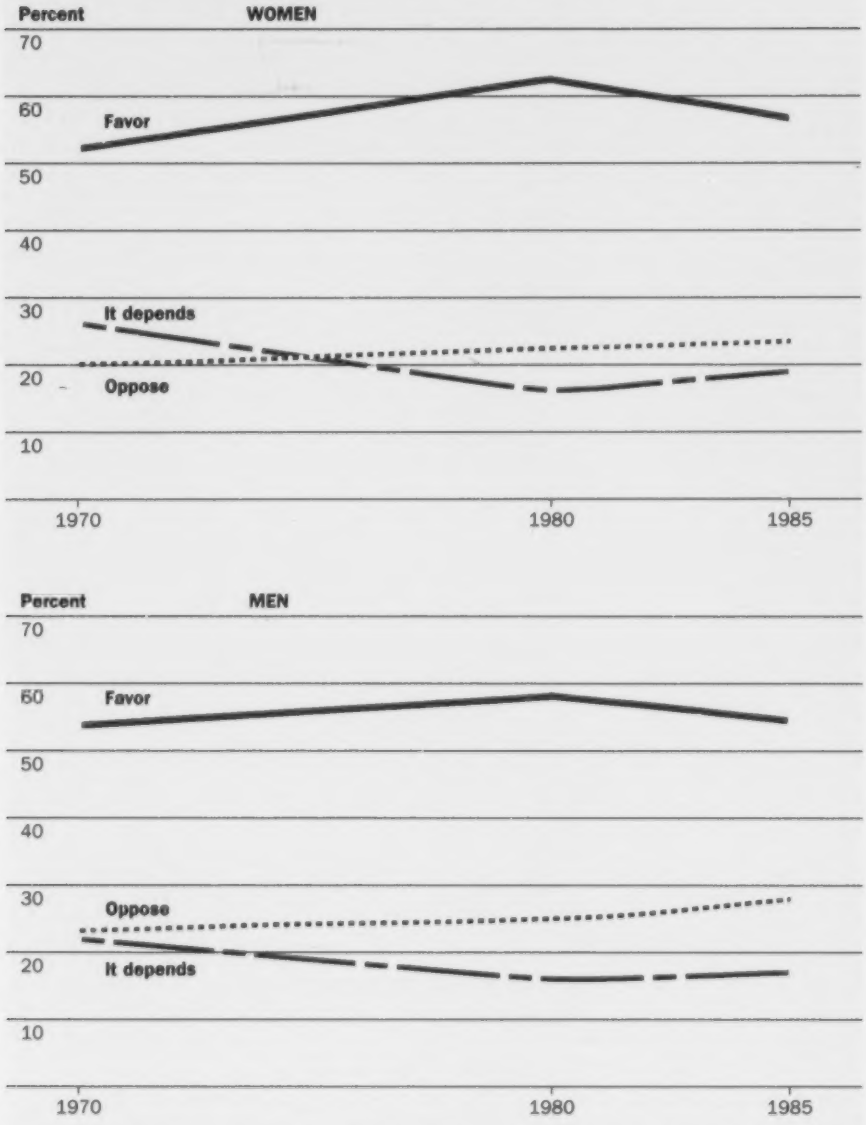
2. The acceptability of divorce among the American public has declined since 1980.

As divorce rates rise and fall, so does the proportion of Americans who favor divorce as a solution to a failing marriage. In a 1985 poll, 57% of women favored divorce as a solution if a marriage was not working out. The same question asked in 1980 got a 62% reply in favor of divorce, while in 1970 the response was 52% in favor of divorce. The trend among men's responses was similar: rising acceptability of divorce in the 1970s followed by a decline in the 1980s (see Figure J).

Figure J

Attitude Toward Divorce, 1970-1985

"If a marriage isn't working out, do you favor (or oppose) divorce as a solution?"



Source: The Roper Organization, Inc., The 1985 Virginia Slims American Women's Opinion Poll. Copyrighted by The Philip Morris Cos., Inc. Reprinted with permission.

3. *The first marriage of more than 5 in 10 women now in their 30s may eventually end in divorce.*

Older baby boom women may be at higher risk of divorce than women of the generation before or after them. The first marriages of almost one-third of ever-married women 35 to 39 years of age had already ended in divorce by 1985, and that proportion could eventually exceed one-half. For these women, the risk of their marriage ending in divorce is greater than it is of ending by either their death or that of their husband.[22]

Compared with the divorce experience of women in their 30s in 1985, women 45 to 54 were less likely to have gone through a divorce. The first marriages of 29% of ever-married women aged 45 to 49 had ended in divorce by 1985, while about 26% of those 50 to 54 years of age had divorced. Since divorce is primarily an activity of younger people, the divorce rates of these older women are not likely to increase much in the years ahead.

Table 6

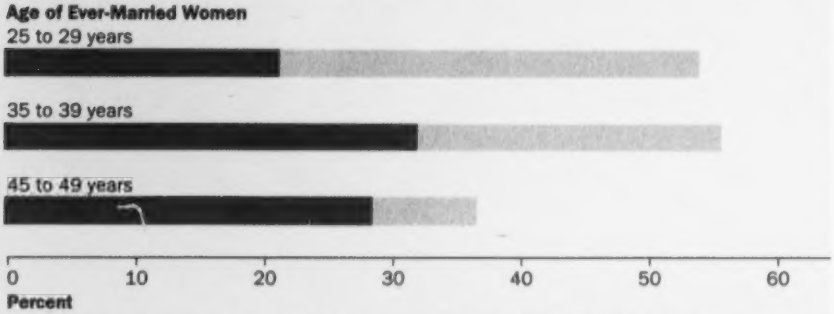
Percentage of Women Divorced After First Marriage, by Age, 1975 and 1985

	Women Divorced After First Marriage	
Age	**1975 %**	**1985 %**
20-24 years	11.2	13.9
25-29 years	17.1	21.0
30-34 years	19.8	29.3
35-39 years	21.5	32.0
40-44 years	20.5	32.1
45-49 years	21.0	29.0
50-54 years	18.0	25.7
Total 20-54	18.4	26.8

Source: Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," Journal of Marriage and the Family 49 (February 1987). Copyright 1987 by the National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

Figure K

Percentage Currently (1985) and Eventually Divorced After First Marriage for Ever-Married Women, by Age



Source: Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," Journal of Marriage and the Family 49 (February 1987). Copyright 1987 by The National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

Currently Divorced
Eventually Divorced

Some experts link the high divorce rates of the older baby boom generation to the special stresses during the 1960s and 1970s, including the war in Vietnam and the influx of women into the work force. In fact, Census Bureau demographers are suggesting that older baby boom women may have higher divorce rates than the generation of women before or after them. However, as the leading edge of the baby boom moves beyond the peak ages for divorce—25 to 34 years—experts are predicting a divorce rate which is more stable, but one which is the highest in the world.[23]

4. *Women who marry in their teens are more than twice as likely to be divorced as women who marry in their 20s.*

Teenage marriages are most at risk of divorce, and that risk has increased between 1970 and 1985. In 1985, 32.4% of women who first married before age 20 had ended their marriage in divorce, up from 19.6% in 1970. In comparison, in 1985, 13.6% of women who married in their mid- to late 20s had divorced their first husbands.

Women who marry for the first time in their 30s may have the most stable marriages of all. A recent study suggests that women who marry at relatively older ages are less likely to divorce. However, divorces for these older first marriages occur sooner (median duration of 6 years) than for those who marry in their 20s (median duration of 7½ years).[24]

Table 7

Percentage of Women Divorced from Their First Spouse, by Age at First Marriage, 1970, 1980 and 1985

	Women Divorced From First Spouse		
Woman's Age at First Marriage	**1970 %**	**1980 %**	**1985 %**
Under 20 years	19.6	27.5	32.4
20-24 years	10.9	16.2	18.2
25-29 years	9.2	12.9	13.6
30 years and over	9.1	13.8	11.8
Total	14.2	20.2	23.2

Source: Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," Journal of Marriage and the Family 49 (February 1987). Copyright 1987 by The National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

5. Remarriage after divorce is declining.

The majority of women who divorce remarry. However, remarriage after divorce has become less common for women in all age groups since 1975. In 1985, 62.2% of divorced women 20 to 54 years of age had remarried, compared with 66% in 1975. Estimates of the proportion of divorced women who eventually remarry range from 70% to 75%.[25]

Remarriage is linked to age at divorce. The younger the woman is at the time of her divorce, the more likely it is that she will remarry. On the other hand, the presence or absence of children does not affect remarriage to any significant degree.[26]

Table 8

Percentage of Women Remarried After Divorce, by Age, 1975 and 1985

	Women Remarried After Divorce	
Age	**1975 %**	**1985 %**
20-24 years	47.9	44.3
25-29 years	60.2	55.3
30-34 years	64.4	61.4
35-39 years	69.5	63.0
40-44 years	69.7	64.7
45-49 years	69.6	67.9
50-54 years	73.5	68.2
Total 20-54 years	66.0	62.2

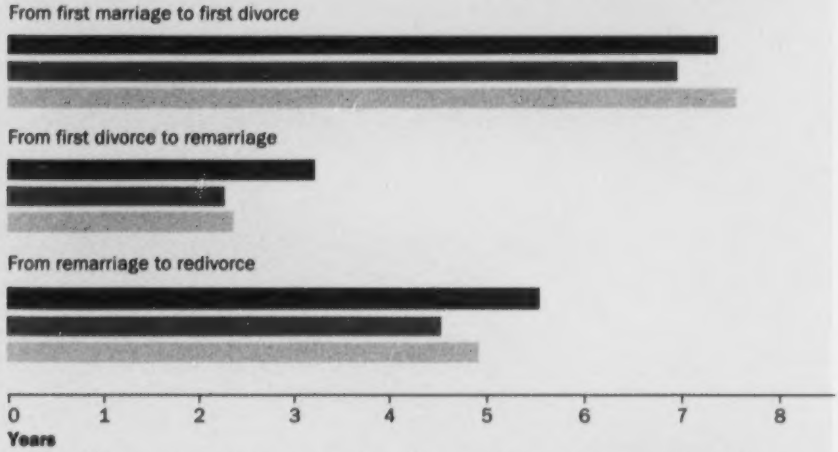
Source: Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," Journal of Marriage and the Family 49 (February 1987). Copyright 1987 by The National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

6. *The median length of time between first marriage and first divorce for American women in 1985 was 7.5 years, up from 6.9 years in 1980.*

As age at first marriage increased over the last decade, the length of time between other marital events such as divorce and remarriage has fluctuated. Between 1975 and 1980, the length of time from marriage to divorce shortened, as did the length of time between divorce and remarriage and between remarriage and second divorce (see Figure L). Since 1980, however, the median number of years between these life events has increased somewhat.

Figure L

Interval Between Marital Events for Women Aged 15-74, 1975, 1980 and 1985



Source: Arthur J. Norton and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," Journal of Marriage and the Family 49 (February 1987). Copyright 1987 by The National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

1975
1980
1985

Household Growth and Segmentation

For more than two decades, the rate of growth in the number of America's family households lagged far behind nonfamily households (those consisting of only one person or of unrelated people). This trend may be reversing, however, as recent Census Bureau surveys show that between 1986 and 1987, growth in the number of family households outpaced that for nonfamily households. This chapter of *DataTrack* discusses the dramatic shifts in households and families over the past two decades and offers a look at various types of household and family segments.

1. The number of households in America has grown from 52.8 million in 1960 to 89.5 million in 1987.

There are two major types of households: those with families (family households) and those without families (nonfamily households). Although the number of each type increased between 1960 and 1986, nonfamily households grew five times faster than family households. This long-standing trend appears to be reversing, however. Between 1986 and 1987, the rate of increase in the number of family households actually outpaced that for nonfamily households.

Most U.S. households today consist of families, although the proportion declined between 1960 and 1986. In 1986, 71.9% of American households were made up of families, compared with 85% in 1960. Since March 1986, however, the proportion of households with families has risen slightly from 71.9% to 72.1%.

Table 9

Family and Nonfamily Households, 1960-1987

	Family Households	Nonfamily Households	Total Households
1960 (in 1,000s)	44,905	7,895	52,799
1970 (in 1,000s)	51,456	11,945	63,401
1980 (in 1,000s)	59,550	21,226	80,776
1987 (in 1,000s)	64,491	24,988	89,479
% Change 1960-1987	+43.6%	+216.5%	+69.5%

Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, Nos. 412 and 417.*

2. About one in four households consists of a single person.

During the 1960s and 1970s, the number of people living alone grew rapidly, from 6.9 million in 1960 to 18.3 million in 1980. Rising divorce rates, increasing numbers of elderly and the maturation of the baby boom were the major demographic factors behind the rapid growth in single-person households. During the 1980s, the number of such households has continued to rise, although more slowly than in the previous decade. In 1986, 21.2 million households consisted of a single person.[27]

Of every 10 people living alone, 6 are women, 3 of whom are over 65 years of age. The median age of women who lived alone in 1985 was slightly over 65 years, about the same as in 1970. Male single-person households tend to be much younger: the median age was a little over 41 years in 1985, down from nearly 56 years in 1970.[28]

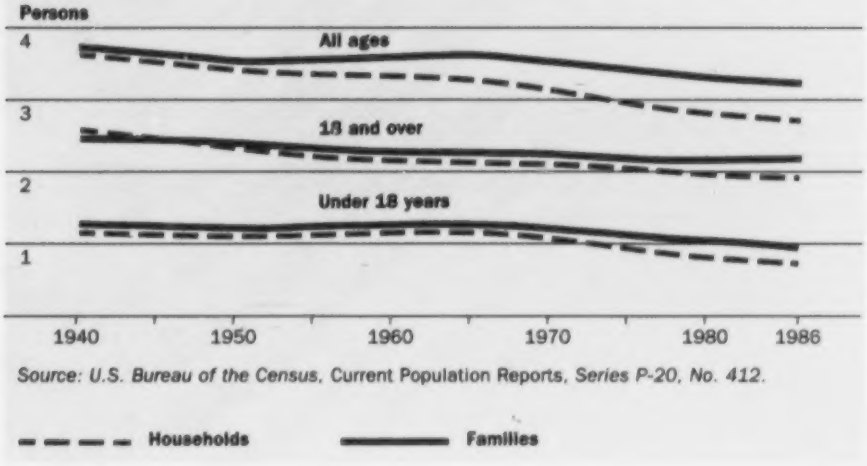
3. The average size of a household reached an all-time low of 2.67 people in 1986.

Since the mid-1960s, the average household size has shrunk as the result of such changes as fewer children per family, more single-parent families and more people living alone. Most of the decline in household size can be traced to the drop in the average number of people under 18 years of age in households, which fell from 1.23 in 1964 to 0.71 in 1986.[29]

In 1960, 22.6% of U.S. households consisted of five or more people; by 1985, households of that size stood at half that level—11.1%.

Figure M

Average Size of Households and Families, 1950-1986



Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 412.

4. *Seven in 10 men, women and children in America live in a married-couple family today.*

The number of married-couple households has risen since 1970, and these households continue to be in the majority in the United States. However, the proportion of such households declined between 1970 and 1987, owing to the growth of other types of households. In 1987, 57.6% of households were led by a married couple, down from 70.5% in 1970.

Table 10

Persons in Households, by Type of Household, 1985

Persons in:	Number of persons (in 1,000s)	Percent
Family households	206,050	87.2
Married-couple families	167,218	70.8
Male householder, no spouse present	7,089	3.0
Female householder, no spouse present	31,743	13.4
Nonfamily households	30,179	12.8
Total	236,229	100.0

Source: U.S. Bureau of the Census, Current Population Reports, *Series P-60, No. 155.*

The growth in the number of married-couple families since 1970 is the result of an increase in the number of couples *without* children at home, including childless couples and those whose children are grown. Since 1982, the majority of married-couple families have not had children under 18 at home.

In 1987, less than 28% of American households consisted of a married couple with a child under 18, a drop from over 40% in 1970. The number of married couples with children was smaller in 1987 (24.6 million) than in 1970 (25.5 million). These traditional "nuclear families" were the only type of household to decline in actual number during that period (see Table 11).

Table 11

Household Composition, 1970 and 1987

	1970		1987	
	(In 1,000s)	%	(In 1,000s)	%
Family Households	51,456	81.2	64,491	72.1
Married-couple families	44,728	70.5	51,537	57.6
With own children under 18	25,532	40.3	24,645	27.5
No own children under 18	19,196	30.3	26,892	30.1
Other families with children under 18	3,199	5.0	7,252	8.1
Male householder	341	0.5	955	1.1
Female householder	2,858	4.5	6,297	7.0
Other families, no children	3,529	5.6	5,701	6.4
Nonfamily households	11,945	18.8	24,988	27.9
Women living alone	7,319	11.5	12,881	14.4
Men living alone	3,532	5.6	8,246	9.2
Other nonfamily households	1,094	1.7	3,861	4.3
Total households	63,401	100.0	89,479	100.0

Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, No. 417.*

5. One in 3 marriages in 1984 involved a person who was previously married.

Little information is collected by the Census Bureau on remarried-couple families, those in which one or both spouses had been divorced. The published findings of a 1980 survey, however, indicate that there were approximately 9.3 million remarried-couple families in America in 1980, representing a little over 20% of all married-couple families at that time.

Family relationships in remarried families can be fairly complex. Two in 3 remarried families with householders under 40 in 1980 involved children under 18 from previous marriages. Not quite one-third of the younger remarried households involved children under 18 from previous and current marriages (see Table 12).

Table 12

Remarried-Couple Households, by Existence of Children Under 18, and Age of Husband, 1980

		Age of Husband			
	Total %	**15-29 Years %**	**30-39 Years %**	**40-49 Years %**	**50-75 Years %**
No children under 18	40.7	16.8	12.3	25.2	78.8
Child(ren) under 18 from previous marriage only	26.1	37.0	37.3	36.0	8.6
Child(ren) under 18 from current marriage only	15.9	16.1	17.9	22.8	10.4
Child(ren) under 18 from previous *and* current marriages	17.3	30.0	32.7	16.0	2.2
Total	100.0	100.0	100.0	100.0	100.0

Note: Figures may not total 100% due to rounding.

Source: Andrew Cherlin and James McCarthy, "Remarried Couple Households: Data from the June 1980 Current Population Survey," Journal of Marriage and the Family 47 (February 1985). Copyright 1985 by The National Council on Family Relations, Fairview Community School Center, 1910 West Country Road B., Suite 147, Roseville, MN 55113. Reprinted with permission.

6. *Since 1979, the majority of married couples have been ones in which the wife was in the labor force all or part of the year.*[30]

At the start of the post-war baby boom, just 2 in 10 married women were in the work force; by the 1980s, that ratio had more than doubled to over 5 in 10. In 1986, nearly 55% of married women were in the labor force.

Although public sentiment runs against a woman working if she has young children at home, the majority (56.8%) of married women with children under 6 are in the labor force today.[31] Of those who work, 2 in 3 have full-time jobs.[32] Married women with young children are one of the fastest growing segments of the labor force in the 1980s. Between 1980 and 1987, the number of married women in the labor force who had children under the age of six increased by about 35%, compared with an 18% increase in the number of women in the labor force.[33]

The latest survey on labor force experience suggests that mothers are returning to work sooner after giving birth than ever before. In March 1987, 53% of married women with infants aged one year or younger were in the labor force, compared with 31% in 1977. Married women with teenage children are still the most likely to be part of the work force—7 in 10 were in the labor force in 1987.

Table 13

Labor Force Participation of Married Women, by Presence and Age of Children, 1975-1987

Presence and Age of Children* of Married Women, Spouse Present	Labor Force Participation Rate		
	1975	1980	1987
With children under 18	44.9	54.3	63.8
Children under 3	32.6	41.5	54.2
Children 3-5 years	42.2	51.7	61.0
Children 6-13	51.8	62.6	70.5
Children 14-17	53.8	60.5	70.7
No children under 18	44.0	46.0	48.4
Total married women, spouse present	44.5	50.2	55.8

**Age of youngest child.*

Source: U.S. Bureau of the Census, Statistical Abstract of The United States, 1987 and U.S. Bureau of Labor Statistics, News, USDL 87-345, August 12, 1987.

7. Married couples in which both spouses are wage earners outnumber those in which only the husband is employed.

The majority of all wage-earning couples were dual earners in 1985. Of the 41.1 million husband-wife families in which one spouse or both were employed in March 1985, 55% were dual earners, while 37% were ones in which only the husband was employed. The wife was the only earner in the remaining 8% with a wage earner.

To find out more about dual-earner couples, *American Demographics* magazine looked at such details of these couples as their age, their families and their income from a 1987 Census Bureau survey of 57,000 American households. Its conclusion: two-earner couples are not a homogeneous lot; they, like all married couples, fall into different lifestyles based on lifecycle stage. The married-couple lifestyles identified for couples under the age of 65 are described in Figure N.

8. The number of households is expected to grow more slowly between 1985 and 2000 than it did from 1970 to 1985.

The 1970s was a decade of phenomenal growth for U.S. households, averaging an increase of over 1.7 million households each year between 1970 and 1980. The level of household growth slowed somewhat to 1.2 million per year from 1980 to 1985. The Census Bureau—in its low, medium and high household projection series—anticipates a slightly higher annual increase in household formation during the latter half of the 1980s than in the first half. This growth will still not match the level of the 1970s, however. During the 1990s, annual household growth should slow, according to the Census Bureau.

Several demographic trends point to this eventual decline in the rate of increase in U.S. household formation. For one, the baby boom is passing through its household forming years into middle age and this should slow the rate of household growth for the population as a whole. Also, the apparent plateauing of divorce rates should dampen the formation of divorced households. Third, there is some evidence that young adults are more likely to live with their parents in the 1980s than during the 1970s. Finally, the proportion of young adult men who were never married rose more slowly during the early 1980s than during the 1970s.

Figure N

Seven Lifestyles of Dual-Earner Married Couples Under Age 65

***American Demographics* magazine has identified seven lifestyle segments among dual-earner married couples under the age of 65:**

Honeymooners
- Young marrieds in their 20s and early 30s
- Just starting out
- 3.2 million
- 13% of two-earner couples under 65
- No children (yet?)
- 17% have household incomes under $20,000
- 40% have household incomes above $40,000

New Parents
- Have children under 6 only
- 3.8 million
- 15% of two-earner couples under 65
- 18% have household incomes under $20,000
- 38% have household incomes above $40,000

Young Families
- At least one child under 6 and at least one school-aged child (6-17)
- 2.5 million
- 10% of two-earner couples under 65
- 17% have household incomes under $20,000
- 37% have household incomes above $40,000
- Important goals: building IRAs and college funds
- Family-oriented purchasing behavior

Full Nesters
- One or more school-aged children only
- Largest dual-earner group
- 6.1 million
- 24% of two-earner couples under 65
- 13% have household incomes below $20,000
- 48% have household incomes above $40,000
- Family income often supplemented by teenage workers
- Saving/working for college expenses

Crowded Nesters
- Have children 18 or older still at home
- May also have younger children
- 5.2 million
- 20% of two-earner couples under 65
- Most affluent
- 5% have household incomes below $20,000
- 68% have household incomes above $40,000
- Many grown children contribute to household income

Just A Couple
- Small in number; high in income
- Closest to fitting "yuppie" stereotype
- Childless 35-49-year-olds
- 2.0 million
- 8% of two-income couples under 65
- 10% have household incomes below $20,000
- 59% have household incomes above $40,000

Empty Nesters
- Aged 50 to 64
- 2.5 million
- 10% of two-income couples under 65
- May be early retirees in second careers
- 12% have household incomes below $20,000
- 52% have household incomes above $40,000
- May be financing children's college, saving for retirement and paying for health-care costs of aging parents

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Source: Update of data in Bickley Townsend and Martha Farnsworth Riche, "Two Paychecks and Seven Lifestyles," American Demographics, August 1987. *© 1987 American Demographics, Inc. Used with permission.*

Table 14

Households by Type, 1970-2000

	Number of Households (in 1,000s)				
	Estimates		**Projections***		
	1970	**1985**	**1990**	**1995**	**2000**
Family households	51,456	62,706	66,758	69,787	72,277
Married-couple families	44,728	50,350	53,012	54,863	56,294
Other family, male householder	1,228	2,228	2,581	2,940	3,282
Other family, female householder	5,500	10,129	11,165	11,984	12,701
Nonfamily households	11,945	24,082	27,469	30,520	33,656
Total households	63,401	86,789	94,227	100,308	105,933

**Census Bureau's mid-range, Series B projections assume that past changes in marriage and divorce will slow considerably but not cease during the next 15 years.*

Source: U.S. Bureau of the Census, Current Population Reports, *Series P-20, No. 412 and P-25, No. 986.*

Between 1985 and 2000, growth will be strong among households led by people aged 35 to 54, as the baby boom moves into middle-age. The outlook for younger households is quite different, however. The number of households led by people from 25 to 34 will actually decline during the 1990s, the result of the low number of births in the late 1960s and 1970s known as the baby bust.

Even the high-growth scenario among the three household projection series calculated by the Census Bureau shows married-couple families making up about the same proportion of all households in the year 2000 as today—58%. In this scenario, married-couple families would increase by a little over 19% between 1985 and 2000. The lowest-growth scenario calls for less than a 4% increase in married couples during that period, with this type of family making up a smaller percentage of total households in 2000 (47%) than in 1985 (58%).

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Glossary

FAMILY—A group of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together.

HOUSEHOLD—All persons who occupy a housing unit.

HOUSEHOLDER—The person (or one of the persons) in whose name the housing unit is owned or rented.

MEDIAN AGE AT FIRST MARRIAGE—That age by which half of the persons who will ever marry have done so.

NONFAMILY HOUSEHOLD—Either a person living alone or a householder living with one or more other people who are not related to the householder.

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